



Important Data Breach Notice

November 7, 2013

«FirstName» «MI» «LastName»

«Address_1»

«Address_2»

«City», «State» «Zip»

Dear «FirstName»,

We are writing to give you notice of a recent incident that may have resulted in the compromise of the personal information of certain customers who participated in educational trips with Fawkes Travel, Inc. d/b/a NETC between March of 2010 and May of 2013. NETC recently discovered that between 9/14/13 and 10/2/2013, a web-crawler operated by a top Internet search provider was able to access a part of an NETC server that contained information that had been assembled for the hotels involved with your trip. These files contained travelers' names, birth dates, and passport numbers. No credit card or social security numbers were accessed.

NETC enhanced security on the server in question as soon as the issue was discovered. NETC also contacted the search provider in question to remove any records from the web-crawler and we will continue to work with the search provider to resolve the issue.

NETC sincerely regrets that this incident may affect you. Therefore, NETC is alerting you of this breach so you can take steps to protect yourself from possible identity theft. NETC encourages you to:

- Contact one of the three major credit bureaus (Equifax, Experian, or TransUnion) to place a fraud alert on your credit file, requesting that creditors contact you before they open any new accounts or change your existing accounts;
- Monitor your credit reports;
- Review your credit card, debit card, and bank statements for any unauthorized transactions;
- Notify your financial institution if you discover any unauthorized purchases or cash advances and report any fraudulent activity or any suspected incidence of identity theft to law enforcement authorities, your State Attorney General, and/or the Federal Trade Commission ("FTC"); and
- Close any accounts that you believe have been tampered with or opened fraudulently.

NETC recommends that you remain vigilant even if you do not find any suspicious activity at this time and check your credit reports periodically. Checking your credit reports periodically can help you spot problems and address them quickly. You are entitled under U.S. law to one free credit report annually from each of the three national credit bureaus.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local police department and file a police report. You should save a copy of the report; some creditors may want the information it contains to absolve you of fraudulent debts. You can also file a complaint with the FTC at www.ftc.gov/idtheft or at 1-877-ID-THEFT (877-438-4338). Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations.

A guide with further steps you can take to protect your personal information is attached for your reference.

NETC takes its responsibility to protect your privacy very seriously and has implemented additional security measures designed to prevent a recurrence of such a data breach. If you have further questions about this matter, please feel free to call NETC at 1-866-440-5382.

Very truly yours,

NETC

Steps You Can Take to Further Protect Your Information

NETC is providing this reference guide to assist individuals who believe their personal information may have been compromised. NETC encourages you to remain vigilant, review payment card account statements, monitor credit reports, and consider these additional steps.

Review Your Account Statements

As a precautionary measure, NETC recommends that you remain vigilant by reviewing your account statements and credit reports closely. If you detect any suspicious activity on an account, you should promptly notify the financial institution or company with which the account is maintained. You also should promptly report any fraudulent activity or any suspected incidence of identity theft to proper law enforcement authorities, your state attorney general, and/or the Federal Trade Commission ("FTC").

To file a complaint with the FTC, go to www.ftc.gov/idtheft or call 1-877-ID-THEFT (877-438-4338). Complaints filed with the FTC will be added to the FTC's Identity Theft Data Clearinghouse, which is a database made available to law enforcement agencies.

Credit Reports

To order a free copy of your credit report, visit www.annualcreditreport.com, call toll-free at (877) 322-8228, or complete the Annual Credit Report Request Form on the FTC website at <http://www.ftc.gov/bcp/edu/resources/forms/requestformfinal.pdf> and mail it to

Annual Credit Report Request Service,
P.O. Box 105281,
Atlanta, GA 30348-5281

The three national credit bureaus provide free annual credit reports only through the website, toll-free number, or request form.

When you receive your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you haven't requested credit. Some companies bill under names other than their store or commercial names. The credit bureau will be able to tell you when that is the case. Look in the "personal information" section for any inaccuracies in your information (such as home address and Social Security number).

If you see anything you do not understand, call the credit bureau at the telephone number on the report. Errors in this information may be a warning sign of possible identity theft. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be internally reviewed and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing.

Consulting the FTC

If you detect any incident of fraud, promptly report the incident to your local law enforcement authority, your state Attorney General and the FTC. If you believe your account has been compromised, the FTC recommends that you take these additional steps:

- Close the accounts that you have confirmed or believe have been tampered with or opened fraudulently. When you dispute new unauthorized accounts, use the FTC's ID Theft Affidavit, which is available at <http://www.ftc.gov/bcp/edu/resources/forms/affidavit.pdf>.
- File a local police report. Obtain a copy of the police report and submit it to your creditors and any others

that may require proof of the crime.

You can contact the FTC to learn more about how to protect yourself:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.ftc.gov/idtheft/

Police Report

If you find suspicious activity on your credit reports or account statements, or have reason to believe that your personal information is being misused, contact your local law enforcement authorities immediately and file a police report. You have the right to request a copy of the police report and should retain it for further use, as creditors may request such documentation to waive your potential liabilities in connection with fraudulent activity.

Fraud Alerts

To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert notifies you of an attempt by an unauthorized person to open a new credit account in your name. When a merchant checks the credit history of someone applying for credit, the merchant gets a notice that the applicant may be the victim of identity theft. The alert notifies the merchant to take steps to verify the identity of the applicant. An initial fraud alert is free and will stay on your credit file for at least 90 days. You can place a free fraud alert on your credit report by calling any one of the toll-free fraud numbers provided below. You will reach an automated telephone system that allows you to flag your file with a fraud alert at all three credit bureaus. You can also place a fraud alert on your credit report online at the websites listed below.

Equifax	Experian	TransUnion
Phone: 800-525-6285 P.O. Box 105069 Atlanta, GA 30348-5069 http://www.equifax.com/answers/set-fraud-alerts/en_cp	Phone: 888-397-3742 P.O. Box 9532 Allen, TX 75013 https://www.experian.com/fraud/center_rd.html	Phone: 800-680-7289 P.O. Box 6790 Fullerton, CA 92634-6790 https://fraud.transunion.com

Security Freeze

Some state laws allow you to place a security freeze on your credit reports. A security freeze would prohibit a credit reporting agency from releasing any information from your credit report without your written permission. You should be aware, however, that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing or other services. The specific costs and procedures for placing a security freeze vary by state, but this Reference Guide provides general information. You can find additional information at the websites of any of the three credit reporting agencies listed below.

If you believe that you have been a victim of identity theft and you provide the credit reporting agency with a valid police report, the agency will not charge you to place, lift or remove a security freeze on your credit reports. In all other cases, a credit reporting agency may charge you a fee, which generally ranges from \$5.00 to \$20.00 per action.

Requirements vary by state, but generally you may place a security freeze on your credit report by sending a written request to each of the three credit reporting agencies noted below, which may require the following information to verify your identity:

- (1) full name (including middle initial as well as Jr., Sr., II, III, etc.);
- (2) social security number;
- (3) date of birth;
- (4) addresses for the prior five years;
- (5) proof of current address; and
- (6) a legible copy of a government issued identification card.

You also may provide a copy of any relevant police report, investigative report, or complaint to a law enforcement agency concerning the incident.

Equifax	Experian	TransUnion
Phone: 800-525-6285 P.O. Box 105788 Atlanta, Georgia 30348 http://www.equifax.com/answers/help/security-freeze/en_cp	Phone: 888-397-3742 Experian Security Freeze P.O. Box 9554 Allen, TX 75013 www.experian.com/freeze	Phone: 888-909-8872 P.O. Box 6790 Fullerton, CA 92634-6790 https://freeze.transunion.com

Additional Free Resources on Identity Theft

You may wish to review the tips provided by the Federal Trade Commission on how to avoid identity theft. For more information, please visit www.ftc.gov/idtheft or call 1-877-ID-THEFT (877-438-4338).

A copy of Take Charge: Fighting Back Against Identity Theft, a comprehensive guide from the FTC to help you guard against and deal with identity theft, is available at www.ftc.gov/bcp/edu/pubs/consumer/idtheft/idth04.shtm.